

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Jesse Clark Miller)
Christie Marie Miller) Case No. 23-20522 JAD
)
) Chapter 13
)
Debtor(s).) Related to Docs. #36, 41 and 44
X

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

a motion to dismiss case or certificate of default requesting dismissal

✕ a plan modification sought by: Jeese Clark and Christie Marie Miller

a motion to lift stay
as to creditor _____

✕ Other: The plan is being modified to provide for the filed Notice of Mortgage Payment Change filed by Freedom Mortgage Corp. on 11/10/23.

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

Chapter 13 Plan dated _____
x Amended Chapter 13 Plan dated May 22, 2023

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

x Debtor(s) Plan payments shall be changed from \$ 2,400 to
\$ 2,460 per Month, effective December 2023; and/or the Plan term shall be
changed from _____ months to _____ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ✱ Other: Freedom Mortgage Corp. CL#17 governs following all NMPC of record with the monthly payment to be \$1,424.00 per month beginning 12/1/23. The Debtor is not required to file a separate Response to the NMPC filed on 11/10/23.


IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 21st day of November, 2023

Dated: 11/21/2023


United States Bankruptcy Judge **sjk**
Jeffery A. Deller

Stipulated by:

/s/ Scott R. Lowden
Scott R. Lowden - Counsel to Debtor
PA ID 72116
100 Heathmore Avenue
Pittsburgh, PA 15227
(412) 292-4254
lowdenscott@gmail.com

Stipulated by:

/s/ James Warmbrodt
James Warmbrodt, Esq.
Counsel to Chapter 13 Trustee
600 Grant Street
Suite 3250 US Steel Tower
Pittsburgh, PA 15219

Stipulated by:

FILED
11/21/23 8:07 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

cc: All Parties in Interest to be served by Clerk

In re:
Jesse Clark Miller
Christie Marie Miller
Debtors

Case No. 23-20522-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 21, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Jesse Clark Miller, Christie Marie Miller, 112 Oak Hill Drive, Washington, PA 15301-3051
15579002	+ Tristate, 264 Highland Park Blvd, Wilkes Barre, PA 18702-6711

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 22 2023 00:44:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	+ Email/PDF: rmscedi@recoverycorp.com	Nov 22 2023 00:59:17	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15578980	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 22 2023 00:58:39	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15594084	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 22 2023 01:11:08	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15600063	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 22 2023 00:46:57	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15578981	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 22 2023 00:46:45	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15578982	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 22 2023 00:44:00	Comenity/Big Lots, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15578983	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 22 2023 00:59:00	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15578984	+ Email/Text: electronicbkydocs@nelnet.net	Nov 22 2023 00:44:00	Dept of Ed/Nelnet, Attn: Bankruptcy Claims/Nelnet, Po Box 82505, Lincoln, NE 68501-2505
15592728	+ Email/Text: mrdiscen@discover.com	Nov 22 2023 00:44:00	Discover Bank, P.O. Box 3025, New Albany OH 43054-3025
15578985	+ Email/Text: mrdiscen@discover.com	Nov 22 2023 00:44:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15601043	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 22 2023 00:44:00	Freedom Mortgage Corporation, Attn: Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9764
15578986	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 22 2023 00:44:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
15578987	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 22 2023 00:44:00	Internal Revenue Service, 1000 Liberty Avenue, Pittsburgh, PA 15222

District/off: 0315-2

User: auto

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Total Noticed: 42

15601797	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 22 2023 00:44:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15582428	Email/PDF: resurgentbknofications@resurgent.com	Nov 22 2023 00:46:45	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15578988	+ Email/Text: Documentfiling@lciinc.com	Nov 22 2023 00:44:00	Lendclub Bnk, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
15578989	Email/Text: EBN@Mohela.com	Nov 22 2023 00:44:00	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005
15593461	Email/Text: e-bankruptcy@nasafcu.com	Nov 22 2023 00:44:00	NASA Federal Credit Union, PO Box 1588, Bowie, MD 20717
15578990	Email/Text: e-bankruptcy@nasafcu.com	Nov 22 2023 00:44:00	NASA Federal Credit Union, Attn: Bankruptcy, 500 Prince Georges Blvd, Upper Marlboro, MD 20774
15580319	Email/PDF: pa_dc_claims@navient.com	Nov 22 2023 00:46:44	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
15578991	+ Email/PDF: pa_dc_claims@navient.com	Nov 22 2023 01:10:42	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
15578992	+ Email/PDF: pa_dc_claims@navient.com	Nov 22 2023 01:10:54	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barr, PA 18773-9640
15580297	+ Email/PDF: pa_dc_claims@navient.com	Nov 22 2023 00:59:05	Navient Solutions, LLC., 220 Lasley Ave, Wilkes-Barre, PA 18706-1430
15578993	+ Email/Text: ext_ebn_inbox@navyfederal.org	Nov 22 2023 00:45:00	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
15582197	+ Email/Text: ext_ebn_inbox@navyfederal.org	Nov 22 2023 00:45:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
15601766	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 22 2023 01:10:48	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15600058	Email/Text: bnc-quantum@quantum3group.com	Nov 22 2023 00:44:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15578994	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 22 2023 01:11:08	Syncb/Midas, Attn: Bnakruptcy, Po Box 965060, Orlando, FL 32896-5060
15578995	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 22 2023 00:47:28	Syncb/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15578996	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 22 2023 00:47:22	Syncb/Verizon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15579057	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 22 2023 00:58:48	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15578997	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 22 2023 00:46:55	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15578998	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 22 2023 00:46:44	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15578999	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 22 2023 00:59:11	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15579000	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 22 2023 00:47:32	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15579001	+ Email/Text: bncmail@w-legal.com	Nov 22 2023 00:44:00	Target, c/o Financial & Retail Srvs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
15585691	+ Email/Text: electronicbkydocs@nelnet.net	Nov 22 2023 00:44:00	US Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904

District/off: 0315-2

User: auto

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Date Rcvd: Nov 21, 2023

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15582527 + Email/Text: RASEBN@raslg.com

Nov 22 2023 00:44:00

USAA Federal Savings Bank, Robertson,
Anschutz, Schneid, Crane &, Partners, PLLC,
10700 Abbotts Bridge Road, Suite 170, Duluth,
GA 30097-8461

15579003 + Email/Text: bkelectronicnotices@usaa.com

Nov 22 2023 00:44:00

USAA Federal Savings Bank, Attn: Bankruptcy,
9800 Fredericksburg Road, San Antonio, TX
78288-0002

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
David A. Rice	on behalf of Joint Debtor Christie Marie Miller ricelaw1@verizon.net lowdenscott@gmail.com
David A. Rice	on behalf of Debtor Jesse Clark Miller ricelaw1@verizon.net lowdenscott@gmail.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Matthew Fissel	on behalf of Creditor Freedom Mortgage Corporation matthew.fissel@brockandscott.com wbecf@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Scott R. Lowden	on behalf of Joint Debtor Christie Marie Miller lowdenscott@gmail.com
Scott R. Lowden	on behalf of Debtor Jesse Clark Miller lowdenscott@gmail.com

TOTAL: 9